

## Health Insurance Coverage: 2004-2005

This report presents data on health insurance coverage for the District of Columbia residents with some national comparisons. The data were obtained from information collected by the U.S. Census Bureau in their Current Population Survey and Annual Social and Economic Supplements. In general, the data showed that the number and percentage of people in the District of Columbia and nationally without health insurance coverage increased between 2004 and 2005. However, while there was a decrease in the number and percentage of persons with health insurance coverage in the District of Columbia from 2004 to 2005, there was an increase in the number covered nationally. National data showed that health insurance coverage was not uniform across demographic groups categorized by race, Hispanic origin, and economic status, but local data for the District were not available to make a determination.

### District of Columbia Health Insurance Coverage

In the District of Columbia, the number of people with health insurance coverage decreased from 477 thousand in 2004 to 467 thousand in 2005 (Table 1). The number of people without health

insurance coverage increased from 69 thousand to 73 thousand from 2004 to 2005. The percentage of people without health insurance coverage increased from 12.7 percent in 2004 to 13.5 percent in 2005. The historical record is marked by a 10 year period from 1996 to 2005 when the uninsured rate (14.8 percent in 1996) either increased or decreased, or was not statistically different from one year to the next (Table 1, Figure 1). At 17 percent in 1998, the uninsured rate fell for 4 years in a row to 12.7 percent in 2001. The rate then increased to 14.3 percent in 2003, where it decreased to 12.7 percent in 2004 before it increased to 13.5 percent in 2005. The fluctuations are in some ways a reflection of the volatile nature of the health insurance industry.

The percentage of people covered by private employment-based health insurance decreased between 2004 and 2005, from 59.1 percent to 55.1 percent (Figure 2). While the percentage of people covered by government health increased from 31.5 percent to 33.2 percent (172 thousand to 179 thousand, respectively). The number of people covered by Medicaid (a subcategory of the government plan) increased between 2004 and

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by  
Joy Phillips  
Robert Beasley

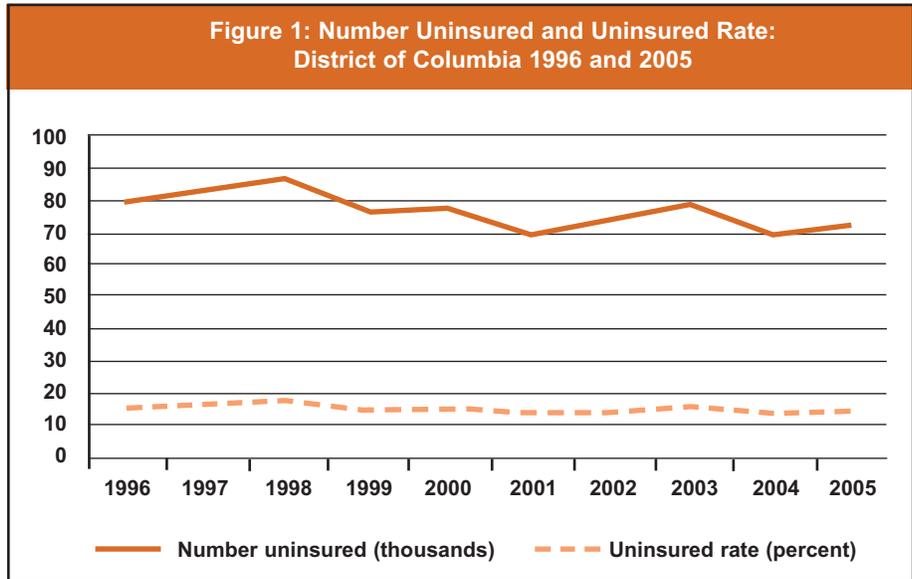
2005, from 107 thousand to 118 thousand, with a percentage increase as well from 19.9 percent to 22 percent. (Note: The estimates by type of coverage are not mutual exclusive; people can be covered by more than one type of health insurance during the year).

The number of children (people under 18 years old) in the District of Columbia without health insurance decreased between 2004 and 2005 from 9 thousand to 8 thousand, respectively. However, this decline was due solely to the associated drop in the total number of children considered for health coverage which was 113 thousand in 2004 to 112 thousand in 2005.

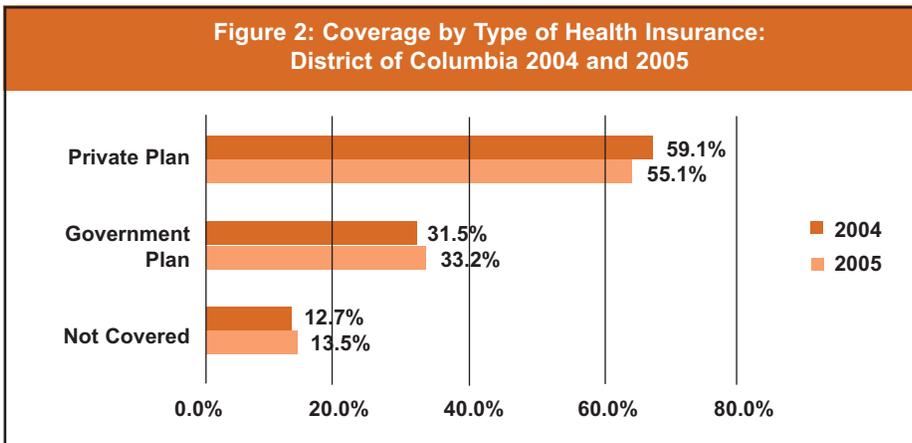
**National Health Insurance Coverage**

Nationally, the number of people without health insurance coverage increased from 45.3 million in 2004 to 46.6 million in 2005. The number of people with health insurance coverage also increased from 245.9 million in 2004 to 247.3 million in 2005. However, the increase in the number of people covered did not offset the increase in the percentage of those not covered which was 15.6 percent in 2004 and 15.9 percent in 2005 (statistically different at the 90 percent confidence level). Nationally, the percentage of people covered by private employment-based health insurance decreased between 2004 and 2005, from 59.8 percent to 59.5 percent. Government health insurance coverage percentage remained at 27.3 percent.

The percentage and the number of children under 18 years old without



Year	All People	Covered		Not Covered	
		Number	Percent	Number	Percent
2005	540	467	86.5	73	13.5
2004	547	477	87.3	69	12.7
2003	554	475	85.7	79	14.3
2002	572	498	87.0	74	13.0
2001	554	484	87.3	70	12.7
2000	553	476	86.0	78	14.0
1999	545	469	85.9	77	14.1
1998	512	425	83.0	87	17.0
1997	518	434	83.9	84	16.1
1996	539	459	85.2	80	14.8



health insurance increased between 2004 and 2005, from 10.8 percent to 11.2 percent, and from 7.9 million to

8.5 million, respectively. With an uninsured rate of 19.0 percent in 2005, **HEALTH INSURANCE** cont on page 3

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children in poverty were more likely to be uninsured than all children.

The uninsured rate and the number of uninsured remained statistically unchanged from 2004 to 2005 for non-Hispanic Whites (1.3 percent and 22.1 million) and for Blacks (19.6 percent and 7.2 million). The number of uninsured increased for Hispanics from 13.5 million in 2004 to 14.1 million in 2005 but their uninsured rate was not statistically different at 32.7 percent in 2005. The rate for Asians increased to 17.9 percent in 2005, from 16.5 percent in 2004.

Data have shown that the likelihood of being covered by health insurance rises with income. From the 2005 census surveys, 75.6 percent of households with annual incomes of less than \$25,000 had health insurance coverage. Households with incomes of \$75,000 or more had a 91.5 percent coverage rate in 2005.

**Health Insurance Coverage by State**

As shown in Table 2, comparing across all states and the District of Columbia using 3-year average, uninsured rates for 2003-2005 show that Texas (24.6 percent) had the highest percentage of uninsured, while Minnesota (8.7 percent) had the lowest percent. The District of Columbia ranked 20th among states in terms of lowest uninsured rates (13.5 percent) in 2003-2005, and a rate that is also lower than the national average of 15.7 percent, and lower than the uninsured rate for nearby Maryland (14.1 percent) and Virginia (13.6 percent).

**Table 2: Percentage of People Without Health Insurance Coverage by State 3-Year Average 2003-2005**

State	3-Year Average 2003-2005 Percentage
<b>United States</b>	<b>15.7</b>
Alabama	14.3
Alaska	17.8
Arizona	18.1
Arkansas	17.2
California	18.8
Colorado	16.9
Connecticut	11.0
Delaware	12.7
District of Columbia	13.5
Florida	19.6
Georgia	17.5
Hawaii	9.5
Idaho	16.5
Illinois	14.2
Indiana	14.2
Iowa	9.8
Kansas	10.9
Kentucky	13.6
Louisiana	18.7
Maine	10.4
Maryland	14.1
Massachusetts	10.7
Michigan	11.3
Minnesota	8.7
Mississippi	17.3
Missouri	11.9
Montana	18.7
Nebraska	11.4
Nevada	18.4
New Hampshire	10.4
New Jersey	14.5
New Mexico	21.1
New York	13.9
North Carolina	16.2
North Dakota	11.2
Ohio	12.0
Oklahoma	19.5
Oregon	16.7
Pennsylvania	11.2
Rhode Island	11.0
South Carolina	15.6
South Dakota	12.1
Tennessee	13.7
Texas	24.6
Utah	14.5
Vermont	10.7
Virginia	13.6
Washington	14.1
West Virginia	16.9
Wisconsin	10.3
Wyoming	15.2

Source: U.S. Census Bureau, Current Population Survey, 2004 to 2006 Annual Social and Economic Supplements

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For additional information contact:  
D.C. Office of Planning  
State Data Center  
801 North Capitol Street, NE  
Suite 4000  
Washington, DC 20002  
(202) 442 7600  
(202) 442-7638 FAX  
[www.planning.dc.gov](http://www.planning.dc.gov)



Government of the District of Columbia